

**In the Drawings**

Please substitute the nine (9) Replacement Sheets, which are formal drawings without any amendments, for the present nine (9) sheets of informal drawings as required by the Examiner.

## **REMARKS**

Claims 33-52 have been cancelled and new claims 53-83 have been added so that only claims 53-83 are now in the application.

As required by Item 10 in the "Office Action Summary" the Applicant hereby submits nine (9) replacement drawing sheets as formal sheets without any amendments.

In order for the Preliminary Amendment filed on the filing date of the application (02/06/2001) to be considered as part of the original disclosure the Applicant submits herewith a "Supplemental Declaration for Utility or Design Patent Application (37 CFR 1.67)" along with a required fee of \$65.00.

The Applicant respectfully requests that the Examiner permit the title change from "AUTOMATED BILL PAYING SYSTEM" to --AUTOMATED BILL PAYING AND SORTING APPARATUS--. The paragraph following the "Field of the Invention" has been added in order to state the sorting aspect of the Applicant's invention.

The Examiner objected to the abstract of the disclosure and required its correction in accordance with MPEP 608.01(b). The abstract has been rewritten in accordance with MPEP 608.01(b).

The Applicant has submitted new claims 53-83. Claim 53 is distinguished over Chang et al. (US 5,884,288) by reciting:

"means for electronically transmitting a plurality of line items for display on a video screen at a site of the debtor wherein said plurality of line items contain said plurality of transactions with each line item displaying a respective transaction with said identification of the transaction and said amount due thereon and with each line item containing one or more category columns so that the debtor can insert category items in category columns in said plurality of line items,"

As shown in Fig. 9, the access site has means 602 for electronically transmitting a plurality of line items 604 for display on a video screen 304, as shown in Fig. 4, at a site of the debtor wherein the plurality of line items (items 1, 2 and 3) contain the plurality of transactions with each line item displaying a respective transaction with identification of the transaction as shown under "product/services" and the amount due thereon as shown under "Amt. Due" and with each line item containing one or more category columns, as exemplified by "Cat." and "Exp." columns so the debtor can insert category items in the category columns in the plurality of line items. The electronic transmission by the means at the access site shown in Fig. 9 is discussed in Applicant's Preliminary Amendment, page 2, lines 3-6, wherein it is stated:

"In Fig. 9 the access site 600 has transaction data handling means 602 for receiving transaction data from the creditor 102 and transmitting the transaction data to the debtor 104 as a line item 604, such as Item 1, 2 or 3 in the video screen 302 shown in Fig. 4."

Chang does not teach or suggest providing his line items, as shown in Fig. 8B of Chang, with one or more category columns so the debtor can insert category items into category columns in the line items.

Claim 54, which is dependent upon claim 53, is further distinguished over Chang by reciting:

"means for displaying a bank account of the debtor on the debtor's video screen; and

means for debiting the debtor's bank account by the approved dollar amounts and for transmitting to the debtor's site for displaying on said video screen a balance in the debtor's bank account after debiting the debtor's bank account by said approved dollar amounts."

As shown in Fig. 9, the access site 600 has means 606 for displaying a bank account with a new bank balance 612 on the debtor's video screen 302, which is shown in more detail in Fig. 4 as exemplified by Bank A with a balance of \$2,590.00 or Bank B with a balance of \$4,120.00, and as shown by an access or bank site 106 in Fig. 5 where there is means 400 at the site for debiting the debtor's bank account, such as the first line item No. 1, with an approved amount of \$150.00 and for transmitting

a new account balance of \$2,440.00 to the debtor's video screen in Fig. 4 showing a balance for the bank selected by the debtor such as Bank A in Fig. 4. Had the debtor selected Bank A in Fig. 4 his new account balance would be \$2,440.00 instead of \$2,590.00 as shown in Fig. 4. This is all explained in Applicant's specification from page 8, line 23 to page 9, line 1 and page 9, lines 18-25 wherein it is stated:

".... The debtor may then desire to review his bank balance before making payment and this may be done by either saying "Bank A" or "Bank B" or clicking on the Bank A or Bank B button with his mouse. This will automatically send a request for the bank balance to the selected bank via E-Mail whereupon the bank's computer will automatically send the balance via E-Mail to the debtor's computer whereupon the balance will be displayed in the balance button. If the debtor is satisfied with his balance he may say "payment approved" or click the payment approved button with his mouse whereupon the debtor's computer 300 will send amount due approval data to the bank's computer via E-Mail. ....

.... The item number then establishes a line item for the bank which also includes the Account Balance which is the bank balance in bank A before paying item number 1. The video screen may also receive information from the computer 400 which displays the account name as John Doe and John Doe's E-Mail address. Preferably, when the computer receives the account due approval and creditor information data, the computer 400 automatically sends the amount approved by the debtor as credit offsetting amount due data to the E-Mail address of the creditor, provided the debtor has a sufficient bank balance. Simultaneously, the columns entitled "Date Account Debited" and "New Account Balance" may be completed showing that the account was debited for item number 1 on 12/10/99 and that the new account balance is \$2,440.00. This new account balance would then be the information that the debtor would receive if he activated the Bank A button in his video screen 302. ...."

There is no teaching or suggestion in Chang of providing the debtor video screen with a balance in his bank account before he makes a selection to debit the bank account to make a payment on a transaction.

Claim 55, which is dependent upon claim 53, is further distinguished over Chang by reciting:

"means for calculating a new balance of amount due in a respective transaction, which is a difference between the amount due in the transaction and the approved dollar amount, and for electronically transmitting the new balance of amount due to the debtor's site for display in a respective line item on the debtor's video screen."

This is shown in Fig. 9 wherein the access site 600 employs a means 606 for electronically transmitting a new line item balance 610 to the debtor's site for display in a respective line item on the debtor's video screen, such as Item No. 1 in Fig. 4, which will be shown in the balance column (Bal.) such as a zero balance if the debtor pays the full amount, as shown in Fig. 4, or a balance due if the debtor did not pay the full amount of \$150.00. This is discussed in part in Applicant's Preliminary Amendment, page 2, lines 6-9, wherein it is stated:

"The access site 600 further has processing data handling means 606 for receiving from the debtor an approved dollar amount, as shown by line 608, to be applied to the amount owing on the transaction in the line item 604, transmitting to the debtor the new balance due on the line item 604 as shown at line 610, . . ."

These limitations are further discussed in Applicant's specification from page 9, line 29 to page 10, line 7, wherein it is stated:

". . . . When the creditor receives the credit offset data from the bank, as shown in Fig. 3, the creditor's computer 200 may automatically complete the items shown under the Amount Paid, Date Paid and Balance columns shown for the particular invoice that is being paid. This then generates confirmation paid data within the computer which can be sent to the debtor which appears in the Amount Paid, Date Paid and Balance columns in the debtor's screen 302 for the particular item number that has been paid."

There is no teaching or suggestion in Chang of providing the balance due in a line item after the debtor makes a payment such as a full payment or a partial payment.

Claim 56, which is dependent upon claim 53, is further distinguished over Chang by reciting:

"means, responsive to one or more commands by the debtor, for inserting said category items in said category columns; and

means, responsive to one or more commands by the debtor, for sorting said plurality of line items by said category items."

As shown in Fig. 4, the debtor can insert category items A, B, C or D, which are Charitable Contribution, Real Property Tax, Rental at Ash St. or Auto Expense in category columns under category column entitled "Cat." in line items 1, 2 and 3 which may be inserted by clicking on the various buttons A, B, C and D or by typing in category items in the category columns of items 1, 2 and 3. The means, responsive to one or more commands by the debtor, for sorting the plurality of line items by category item is shown by the buttons "Sort All", "Sort Some", and "Item Nos."

Claim 60, which is dependent upon claim 53, is further distinguished over Chang by reciting"

"the means for electronically transmitting further for electronically transmitting each line item with at least first and second category columns so that the debtor can insert at least primary and secondary category items of said category items in said first and second category columns respectively; and

the debtor's site including:

means, responsive to one or more commands by the debtor, for inserting said primary and secondary category items in the first and second category columns in each line item and for displaying on the debtor's video screen said plurality of line items with said primary and secondary category items in each line item; and

means, responsive to one or more commands of the debtor, for sorting the line items by selected primary and secondary category items selected by the debtor and displaying on the debtor's video screen the line items by said selected primary and secondary category items."

As shown in Fig. 4, the debtor's screen has first and second category columns shown at "Cat." and "Exp." in line Items 1, 2 and 3 so the debtor can insert primary and secondary category items in the first and second category columns. Exemplary primary category items are shown at A, B, C and D for "Charitable Contribution", "Real Property Tax", "Rental at Ash St." and "Auto Expense" respectively and exemplary secondary category items are shown at "Home", "C & M", "Repair" and "Mgt.". After the insertions of the primary and secondary category items in each line item, such as primary category items "Ash St.", "Charity" and "Auto" in the "Cat." column in line items 1, 2 and 3 respectively and the insertion of the secondary category item "C&M" in the "Exp." column of line item 1 a means, such as "Item Nos.", "Sort All", "Sort Some" and "Item Nos." can be employed by the debtor for sorting the line items 1, 2 and 3 by selected primary and secondary category items and displayed on the debtor's video screen 302, as shown in Fig. 6, with the line items sorted by the selected primary and secondary category items, as shown at A, B, C and D which represent "Charitable Contribution", "Real Property Tax", "Rental at Ash St. (C&M)" and "Auto Expense" respectively. An exemplary sorting of the line items by selected primary and secondary category items is shown at "C Rental at Ash St. (C&M)" in Fig. 6. A discussion of inserting the primary category items or primary and secondary category items and sorting by primary or primary and secondary category items is discussed in Applicant's specification, page 8 from line 1 to line 15, wherein it is stated:

"Below payment approved are category buttons A, B, C and D which represent, for instance, various categories such as charitable contributions, real property tax, rental at Ash Street and auto expense respectively. An exemplary button subordinate to the real property tax button is an expense button designated as "home" for tax expenses that the debtor spends on his home. Exemplary expense buttons for the rental at Ash Street button are cleaning and maintenance (C & M), Repair and management (Mgt.). On the last line are buttons for "print all" of the item numbers, "print some" of the item numbers with the item numbers typed into an item numbers location, a "sort all" button for sorting all of the item numbers 1, 2 and 3 by categories and expense as shown in the category and expense columns for the item numbers and the last button sorts the item numbers by categories when the sort some button is clicked and the selected items are inserted in the last blank entitled items nos. Any line item can be selected by selecting the corresponding item number 1, 2 or 3. The selection of the line items can be implemented by a mouse which is employed for clicking on a selected item number and any of the buttons below the line items 1, 2 and 3 can be selected by the mouse."

The sorting feature is further discussed in Applicant's specification from page 10, line 11 to page 11, line 4 wherein it is stated:

"A feature of the invention is that the debtor can organize his payments for items 1, 2 and 3 in Fig. 4 for accounting purposes, such as that required for income tax forms. As an example, the debtor can activate a particular line item by simply employing the voice activation device and saying "item one" or by clicking on the corresponding item number in the item number column. The debtor then selects the column category by saying "category" and then selects a category, such as Ash St. by saying "C" whereupon Ash St. is inserted in the category column. Optionally, the debtor uses his mouse to click on the category column and then clicks on one of the categories A, B, C or D, such as category C for the "Rental at Ash St." or by simply says category A, B, C or D, such as saying "Category C" for the "Rental at Ash St." For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1. Optionally, if the product or services under the Product/Services column qualified as repair or management then one of these items would be selected by voice activation or by the mouse to appear under the expense column for item number 1. As a further example, if line item number 2 and charitable contribution is selected then something like charity would appear under the category column for line item number 2. If line number 3 and auto expense are selected then something like auto would appear under the category column for line item number 3. Once this is accomplished the debtor may then select the sort all function by saying "sort all" or by clicking on the Sort All button which causes the computer to sort items 1, 2 and 3 by the category items under the category column."

Again, an exemplary sorting by primary and secondary category items is shown on the debtor's video screen 302 at C in Fig. 6 which is entitled "Rental at Ash St. (C&M)". This insertion of primary and secondary category items and sorting by primary and secondary category items is not taught or suggested by the Chang reference.

Claims 57 and 58, which are dependent upon claim 56, are further distinguished over the Chang reference for the same reasons as given in support for claims 55 and 54 respectively. Claim 59, which is dependent upon claim 58, is considered to be patentable over Chang for the same reasons as given in support for claim 58.

Claims 61, 62 and 63, which are dependent upon claim 60, are further distinguished over Chang for the same reasons as given in support for claims 54, 55 and 54 respectively. Claim 64, which is dependent upon claim 63, is further distinguished over Chang for the same reasons as given in support for claim 62. Claim 65, which is dependent upon claim 64, is considered to be patentable over Chang for the same reasons as given in support for claim 64.

Claim 66 is distinguished over Chang by reciting:

"means for electronically transmitting a plurality of line items for display on video screens at sites of the debtor wherein said plurality of line items contain said plurality of transactions with each line item displaying a respective transaction with said identification of the transaction and said amount due thereon and with each line item containing one or more category columns so that each debtor can insert category items in category columns in said plurality of line items; and"

Claim 66 is considered to be patentable over Chang for the same reasons as given in support for claim 53. Claims 67, 68 and 70, which are dependent upon claim 66, are further distinguished over Chang for the same reasons as given in support for claims 63, 56 and 60 respectively. Claims 69 and 70, which are dependent upon claims 68 and 70, are further distinguished over Chang for the same reasons as given in support for claim 67.

Claim 73 is distinguished over Chang by reciting:

"the debtor's computer means also for displaying a plurality of said line items on the debtor's video screen with each line item having one or more category columns so that the debtor can employ the computer means for inserting one or more category items in said one or more category columns."

Claim 72 is considered to be patentable over Chang for the same reasons as given in support for claim 53. Claims 73, 74 and 76, which are dependent upon claim 72, are further distinguished over Chang for the same reasons as given in support for claims 63, 56 and 60 respectively. Claims 75 and 77, which are dependent upon claims 74 and 76 respectively, are further distinguished over Chang for the same reasons as given in support for claim 73.

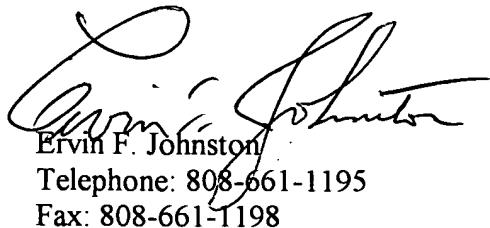
Claim 78 is distinguished over Chang by reciting:

"means, recorded on said recording medium, for displaying one or more category columns in each line item so the debtor can insert one or more category items in said one or more category columns."

Claim 78 is considered to be patentable over Chang for the same reasons as given in support for claim 53. Claims 79, 80 and 82, which are dependent upon claim 78, are further distinguished over Chang for the same reasons as given in support for claims 63, 56 and 60 respectively. Claims 81 and 83, which are dependent upon claims 80 and 82 respectively, are further distinguished over Chang for the same reasons as given in support for claim 63.

Should the Examiner have any questions regarding this document the Examiner is respectfully requested to contact the undersigned at **808-661-1195**.

Respectfully submitted,



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